

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Mario Garza  
Maria Garza  
Debtor(s)

Case No. 09 B 28507

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/04/2009.
- 2) The plan was confirmed on 10/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/05/2013.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$7,044.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,652.12
Less amount refunded to debtor	\$228.10

**NET RECEIPTS: \$23,424.02**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,550.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,141.79
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,691.79**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Americredit Financial Ser Inc	Secured	640.00	646.62	646.62	0.00	0.00
Asset Acceptance	Unsecured	NA	171.69	171.69	171.69	0.00
Capital One	Unsecured	1,030.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,273.00	1,296.06	1,296.06	1,296.06	0.00
Capital One	Unsecured	1,365.00	1,348.77	1,348.77	1,348.77	0.00
CB USA	Unsecured	160.00	160.00	160.00	160.00	0.00
CitiMortgage Inc	Secured	156,053.00	153,271.09	153,271.09	0.00	0.00
CitiMortgage Inc	Secured	156,053.00	1,691.76	2,845.88	2,845.88	0.00
CitiMortgage Inc	Secured	0.00	165.00	165.00	0.00	0.00
CitiMortgage Inc	Secured	0.00	54.00	54.00	0.00	0.00
Citizens Bank	Secured	8,630.52	3,630.52	3,630.52	0.00	0.00
Citizens Bank	Secured	8,630.52	2,500.00	2,500.00	2,500.00	0.00
Commonwealth Edison	Unsecured	2,179.55	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	1,882.02	NA	NA	0.00	0.00
Cook County Treasurer	Secured	607.36	607.36	607.36	607.36	0.00
Cook County Treasurer	Unsecured	NA	0.00	0.00	0.00	0.00
Credit Collections Services	Unsecured	455.72	NA	NA	0.00	0.00
Financial Recovery	Unsecured	1,057.72	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	1,822.00	1,323.96	1,323.96	1,323.96	0.00
PLS Financial	Unsecured	155.50	NA	NA	0.00	0.00
PLS Payday Loan Store	Unsecured	296.06	449.47	449.47	449.47	0.00
Portfolio Recovery Associates	Unsecured	2,141.00	2,101.05	2,101.05	2,101.05	0.00
The Bureaus Inc	Unsecured	NA	3,662.43	3,662.43	3,662.43	0.00
Transworld Systems Inc	Unsecured	284.48	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,331.00	1,356.42	1,356.42	1,356.42	0.00
Vanda LLC	Unsecured	902.00	903.06	903.06	903.06	0.00
Vanda LLC	Unsecured	1,000.00	1,006.08	1,006.08	1,006.08	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$156,901.61	\$0.00	\$0.00
Mortgage Arrearage	\$5,564.88	\$5,345.88	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,253.98	\$607.36	\$0.00
<b>TOTAL SECURED:</b>	<b>\$163,720.47</b>	<b>\$5,953.24</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,778.99</b>	<b>\$13,778.99</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,691.79</u>
Disbursements to Creditors	<u>\$19,732.23</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$23,424.02</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/01/2013

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.